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Geographic Dispersion in Homeless Services in Austin, Texas

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by

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Report

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Abstract

Geographic Dispersion in Homeless Services in Austin, Texas

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The University of Texas at Austin, 2020

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This professional report addresses the challenges around finding and maintaining housing partnerships that are affordable, safe, and geographically dispersed for clients in homeless service programs. There is a wide diversity of people exiting homelessness, all with their own unique challenges, which is why it is so important that there are a range of housing options throughout the city available for clients. This report begins by examining the history of racial segregation that has makes it difficult to locate housing in geographically dispersed parts of the city for people exiting homelessness. Specifically, they lack access to neighborhoods beyond those where vouchers holders have historically been concentrated. For voucher holders, landlords and property managers act as gatekeepers and shape both individual access to housing and community-wide patterns. Homeless services in the city of Austin are set up to assist clients in accessing housing around the city and most programs have a staff member or team dedicated to locating housing options for clients and to help clients with the application process. Despite all of the support these programs offer both by aiding in the housing search and by providing

financial assistance for move in costs and several months of rent, it is still difficult to locate options in many neighborhoods offering access to services important to clients. This report outlines some of the reasons for this challenge and then identifies some of the tools and solutions that have been deployed locally to address this problem. Finally, the report identifies creative solutions that have been used in other cities to create more affordable housing opportunities in geographically dispersed locations.

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1. INTRODUCTION- WHY PEOPLE EXITING HOMELESSNESS NEED A RANGE OF HOUSING CHOICES

A. What is geographic dispersion and why does it matter?

Across the country, in fast growing cities like Austin, housing construction is unable to keep up with household growth. As a result, the number of cost burdened households has been increasing and housing that is naturally affordable in the market is disappearing. A household is considered cost burdened when they pay more than 30% of their income in rent. It is estimated that as many as one out of three households in the U.S. is considered cost burdened and that this rate is even higher among renters (47%) (Reed, 2019).

There are many factors that contribute to homelessness in this country including the lack of work opportunities, major financial crises, the decline in public assistance, domestic violence, mental illness, and addiction (What Causes Homelessness?, 2020). However, one of the biggest factors is the lack of housing affordable to low income households. This has been one of the main forces pushing people out of the housing market which has caused a spike in homelessness across the country. For example, between 2014 and 2018, three states where housing prices and the stock of housing affordable to low income households has failed to grow substantially, saw tremendous increases in their homeless populations: Colorado's homeless population doubled, Washington state saw its homeless population increase by around 80%, and California,

which already has a high population of homeless people, saw a 25% increase in its unsheltered population during this time period (Reed, 2019). As cities work to identify strategies to house their unhoused population, they are faced with the challenge of uncovering housing options in neighborhoods throughout the city matched to the range of housing and services needed by the diverse population that makes up people exiting homelessness. Since there are so many reasons that a person becomes homeless, and a range of types of households or families experiencing homelessness, there needs to be a variety of housing options to address individual households' needs. For example, a single person, living alone may be most concerned with living in a place with good access to jobs, transit and other services, while a family may be more concerned with neighborhood safety and choosing a specific school or school district. For this reason, geographic dispersion is essential when working to end homelessness.

It is important to note that previously researchers have looked at the geographic dispersion of people experiencing homelessness but their work mainly focused on the geographic dispersion of homeless encampments. For example, there is ample research identifying how concentrated communities, like skid row, are becoming less common even though homelessness itself is on the rise. This previous research identifies how homelessness is increasingly geographically dispersed (Lee & Price-Spratlen, 2004).

For the sake of this Professional Report, I will focus on the geography of homeless individuals who are enrolled in housing programs. These programs provide services to people experiencing homelessness and assist with moving them into housing with rental subsidies. I will not be examining the geographic dispersion of people while

they are experiencing homelessness, but rather the geographic dispersion of their housing opportunities when they are enrolled in services with one of the many housing service providers in Austin. This distinction is important because although this report will identify these individuals as homeless, they will technically be exiting homelessness into supportive housing.

B. Research questions

This report mainly focuses on identifying strategies that the city of Austin can use to ensure that people exiting homelessness have sufficient housing options across the city that meet their specific needs. To answer this question, this report will address two sub questions. The first sub question is where are people in homeless services in Austin currently being housed? The second sub question explores the barriers to placing people into housing from homeless service programs in Austin. These two sub questions will be used to answer the main question in this report and identify strategies to expand housing opportunities to secure more appropriate locations for clients in homeless services with diverse needs.

This report will begin with a literature review outlining the history of segregation and how it relates to the challenges around finding geographically dispersed housing options for people exiting homelessness. This section of the report discusses why it has proven so difficult to create affordable rental housing in locations that offer services that are critical to many folks exiting homelessness. This is followed by research on the landlord's role in the rental housing market to highlight additional challenges to

identifying housing options. Finally, the literature review explores some of the documented effects of geographic dispersion in other housing programs and what we know about the profile and varied needs of people exiting homelessness.

In chapter three this report provides an introduction to homeless services in Austin by identifying the major players and providing a picture of the current situation in Austin. This is followed by a discussion of the challenges around finding housing for clients in homeless services based on my research.

Chapter four is an analysis of the current move-ins for clients in homeless services. This chapter outlines where people are currently moving to show how geographically concentrated move-ins are for clients.

Chapter five outlines what is already being done in Austin to address geographic dispersion by outlining several tactics like buy-downs, risk mitigation, the density bonus program, among other strategies.

Chapter six provides several dispersion tactics from other cities to expand affordable housing opportunities for people exiting homelessness. This section includes information about small area market rents, case studies on partnering with transit providers and hospitals, land development tools and incentives, the use of community land trusts, and generating a public awareness campaign. This report concludes with a section summarizing key findings and recommendations for Austin to use to provide more geographically dispersed housing options for the range of people and households exiting homelessness.

C. Methodology

This paper uses a variety of methods to address its central research question and two sub questions. I first conduct a literature review focused on the landlords' role in the housing market, the negative outcomes associated with segregation and lack of housing opportunities for low income renters, and the key services that help with the transitions out of homelessness. Then an in-depth qualitative analysis is carried out about the major players and main challenges around locating housing for people in homeless services. This includes analysis of local news articles, local organizations' websites and interviews with service providers and system level decision makers involved in addressing homelessness in Austin. Next this report contains a quantitative analysis of the client move-ins in homeless services from January to March of 2019. The data for this section was obtained from ECHO's Homeless Management Information System (HMIS) and was stripped of all identifying information. The three-month period was chosen to provide a snapshot of where clients move on any given month. This section will be used to paint a picture of the extent to which the move ins in homeless services are geographically dispersed (or not dispersed) in Austin. The research uses the zip codes from each move in to highlight which neighborhoods clients are moving to. This allows for an analysis of the racial and socio-economic breakdown at the same scale.

This report includes empirical evidence of the current methods that are being used to increase geographic dispersion in homeless services in Austin. This includes interviews with service providers and advocacy groups to identify the tools that are

already being used at the local level. In order to explore tactics being used to create more geographic dispersion, I selected case studies that detail possible tactics to create more geographic dispersion and affordable housing opportunities for people exiting homelessness. Interviews were conducted and there was an in-depth qualitative analysis to highlight potential solutions to expand housing options into high opportunity neighborhoods. The final section of this report will summarize the major findings and provide an analysis of the research conducted in the report.

2. LITERATURE REVIEW

There is previous research pointing to the benefits of geographic dispersion of low-income residents and affordable housing projects. Since clients enrolled in homeless services are all at 50% Area Median Income or below, they would fall into the category of low-income residents and qualify for low-income housing. Although clients in homeless services would qualify as low-income, it is important to provide the distinction that people exiting homelessness often require specific support services in addition to the lower cost of housing in order to be successful in a given dwelling. This report analyzes the existing research on geographic dispersion in low-income residents and affordable housing to highlight how geographic dispersion in housing options could benefit clients in homeless services but there is the added challenge of identifying options that are connected to the necessary support services (i.e. medical facilities, rehabilitation

facilities, and other support services). The importance of location for people experiencing homelessness is directly related to their need for specific services.

A. History of segregation

The United States has a long history of racial and socio-economic segregation which explains some of the challenges around finding geographically dispersed housing options for people exiting homelessness. Segregation has been historically reinforced through a number of tactics, including the use of private racial covenants which were legally enforceable until 1948. This meant that it was legally enforceable to refuse to sell homes to black people in certain neighborhoods. Even after 1948, racial covenants continued to be written into property deeds until the passage of the Fair Housing Act in 1968 (Whittemore, 2017).

People of color, specifically African Americans, were targeted and discriminated against by financial institutions until. Essentially, banks did not have to grant loans to black people, and this was backed by the government. This was coupled with patterns created earlier by redlining, in which cities created neighborhoods of disinvestment based in part on demographics (Whittemore, 2017). The federal government attached conditions to federal mortgage insurance, based on local maps of the “security” of different areas for lenders. This was intended to show the perceived risk of lending in areas with certain characteristics, one of which was the racial composition of the area. It made it hard to buy, sell, or repair housing in those areas which created a systematic pattern of disinvestment (Whittemore, 2017). All of these practices forced people of color to live in areas of low service quality and disinvestment. The poor conditions resulting from lack of

investment often made these same areas the target of urban renewal and other redevelopment projects with potential to displace existing residents.

Even after many practices of segregation became illegal, real estate agents found other ways to keep neighborhoods segregated by steering minorities away from white neighborhoods and pushing them toward black neighborhoods. Barriers in the housing market, like racial steering, made it so black people were restricted from locating in desirable residential locations (Smelser et al., 2001). Black families were pushed into living in systematically disadvantaged neighborhoods which meant they were not able to earn wealth at the same rate as white families (Smelser et al., 2001).

Many African Americans were "sold" homes on contract in cities like Chicago in the 1950s and 1960s. The real estate speculators would buy up properties, typically in neighborhoods that were transitioning from white majority to black majority neighborhoods (Satter, 2010). They would go to the bank to get a mortgage on the property that had favorable lending terms and then turn around and sell the property to African American families at an inflated price. They sold these homes using housing contracts whereby black buyers bought their home by making installment payments rather than through conventional mortgages. Even though the black family was making payments on the home, they did not have official ownership of the home, as the property was never officially transferred until all of the payments were made (Satter, 2010). At the same time, the family was responsible for all upkeep and repairs in the home and if they missed a payment, which was almost inevitable given the exorbitant payment terms, the

contract seller would evict the tenant which meant they lost all of the money they put towards previous payments (Satter, 2010).

All of these ploys worked to ensure that black people were forced to rent for longer periods of time which made it harder for them to improve their socioeconomic status (Whittemore, 2017). This had the net effect of increasing the socioeconomic wealth gap between black and white people in this country. When people of color did end up purchasing their homes, they were less likely to increase in value which meant that homeownership typically did not help them build wealth (Whittemore, 2017).

The literature overwhelmingly suggests that the characteristics of one's neighborhood has important implications for child and adult outcomes (Freedman & Owens, 2011). More specifically, the negative consequences, related to development and health, associated with childhood exposure to concentrated urban poverty (and therefore a lack of services, investment, and increased police surveillance) are noted to be particularly severe (Freedman & Owens, 2011). These consequences will be discussed in more detail in the next section. This helps make the case for geographic dispersion by outlining some of the concerns around the segregation. Residents in low-income segregated neighborhoods often suffer from the reduced private-sector investment, high prices for basic consumer goods, educational failure, and poor health and mental health services that typify them. Low-income residents would be best served if they were able to access housing in areas where jobs were plentiful, there were higher quality services, and the population was growing (Katz & Turner, 2008).

One major reason that there is high concentration among people in homeless services in certain zip codes and even specific apartment complexes is due to the NIMBY (not in my backyard) phenomenon or the fear that an increase in low-income or homeless people will lower property values and increase crime in a neighborhood (Lee & Price-Spratlen, 2004). As a result, many desirable communities work to keep low-cost housing out of their neighborhood by opposing legislation and specific projects related to low-income housing.

In recent years, HUD has emphasized the importance of creating dispersed housing opportunities in housing assistance programs. This is in part a response to decades of research showing that concentrated poverty, racial segregation, and barriers to economic opportunity and lack of access to neighborhoods with desirable public services and amenities devastates communities (Dawkins, 2011). The LIHTC program was created to be part of the Tax Reform Act of 1986 and is administered by both the IRS and local and state housing agencies. Due to the fact that the IRS has many other administrative duties, there is less capacity to monitor the distribution of LIHTC assistance to ensure its in line with HUD's objectives of geographic dispersion (Dawkins, 2011). State housing agencies set the rules for the location of LIHTC properties. Each state has its own plan for scoring applications through what is called a Qualified Allocation Plan. Texas has been sued for not sufficiently dispersing LIHTC credits to properties in varying neighborhoods and the case made it all the way to the Supreme Court (*U.S. Supreme Court Upholds Disparate Impact in Monumental Victory for Fair Housing*, 2015). The court upheld the importance of providing options for low-income

residents to move to higher opportunity areas (*U.S. Supreme Court Upholds Disparate Impact in Monumental Victory for Fair Housing*, 2015).

There has been varied guidance from IRS program rules and rules set by state housing agencies regarding geographic dispersion, with some rules contributing to the concentration of affordable housing (Dawkins, 2011). For example, provisions made in 1989 awarded more points to developers proposing projects in high-poverty census tracts which would create more geographic concentration among low-income housing projects. Overall, the research showed that there is a pattern of concentration of low-income people of color within the LIHTC projects in the country's cities. The LIHTC properties tend to be located in higher density and lower-income areas of cities in neighborhoods with lower shares of non-Hispanic white people (Dawkins, 2011).

In order to create housing markets of inclusion, which promote the inclusion of people of color and low-income tenants, the market must have a sufficient new housing supply, multifamily housing options, adequate rental housing, and affordable rental housing options (Pendall, 2000). Cities across the country use land use controls to further exacerbate exclusion in the housing market. Two major land use controls that have been identified as contributing to exclusion are low-density only zoning and building permit caps. These two tactics which are deployed in neighborhoods across the country directly decreased the amount of affordable housing options and therefore, the number of people of color and low-income renters in an area (Pendall, 2000). Patterns like this help identify why it difficult to find housing opportunities for people exiting homelessness all around the city of Austin.

B. Negative public health, social, and mental health outcomes associated with segregation

Geographic concentration of poverty has negative effects for high poverty neighborhoods in the form of decreased participation in the labor force, reduced intergenerational economic mobility, economic decline, and social isolation, among other factors (Danziger & Gottschalk, 1987). Furthermore, ongoing effects of economic and racial segregation weaken low-income residents' abilities to choose the type of housing that would best meet their needs. The filters and processes of selection that middle- and upper-class people looking for housing experience are not offered to low-income people. The options are limited to select neighborhoods which often have complexes with poor conditions. This results in worse living conditions and cyclical disinvestment in the neighborhood (Spicker, 2001). This disinvestment and concentration of poverty and general disinvestment in low-income communities is linked to other negative health outcomes and has been directly linked to negative developmental and health effects among children (Freedman & Owens, 2011). Moreover, there has been a notable increase in social isolation among residents of high-poverty neighborhoods (Coulton & Pandey, 1992). It is important to make the distinction here that low-income families living in close proximity do not create these problems, instead it is the marginalization of the neighborhoods, the poor services, and a general lack of investment that helps produce these problems.

C. The landlord as the gatekeeper to voucher holders and clients in homeless services

Families in homeless services have limited housing options. This is due, in part, to property managers and a landlord's ability to choose whether to accept housing choice vouchers and other subsidies that are not direct payments from the tenant. Although not all clients in homeless services have housing choice vouchers, those in permanent supportive housing programs typically do. Furthermore, the policies and procedures around rapid rehousing often mirror those of permanent supportive housing even though the client does not actually have a voucher. This means that clients in rapid rehousing programs often undergo a similar inspection and have documentation requirements similar to those for clients with vouchers. These bureaucratic procedures are typically barriers to finding landlords who are interested in participating in voucher programs or other homeless service programs (Landlords: Critical Participants, 2019).

Although vouchers alleviate concerns around rental payments, there are several bureaucratic elements that influence landlords' willingness to work with tenants who have vouchers. The administrative challenges associated with a public housing authority, like the required annual inspections and additional paperwork, make it so that a landlord's decision whether or not to accept vouchers is often directly linked to local market conditions. For example, if the city has a tight rental market and a landlord would be able to find a similar tenant without a voucher, they will likely choose to work with the tenant without the voucher. This means that the benefit of working with a voucher

holder must outweigh the added burden for a landlord (Garboden, Rosen, Greif, DeLuca, & Edin, 2018).

Landlords face many challenges when renting to low-income tenants, including tenants in homeless services. One of the major problems is rent collection. Tenants in homeless services are usually responsible to pay some portion of their rent. Unfortunately, many landlords have trouble collecting this rent on time (Garboden et al., 2018). When a tenant does not pay the rent the landlord's next option is to file for eviction. Although the eviction process varies state by state it is generally considered to be long, time consuming, and expensive which is one of the reasons landlords go to great lengths to avoid working with tenants who they believe might not be able to maintain housing stability (Garboden et al., 2018).

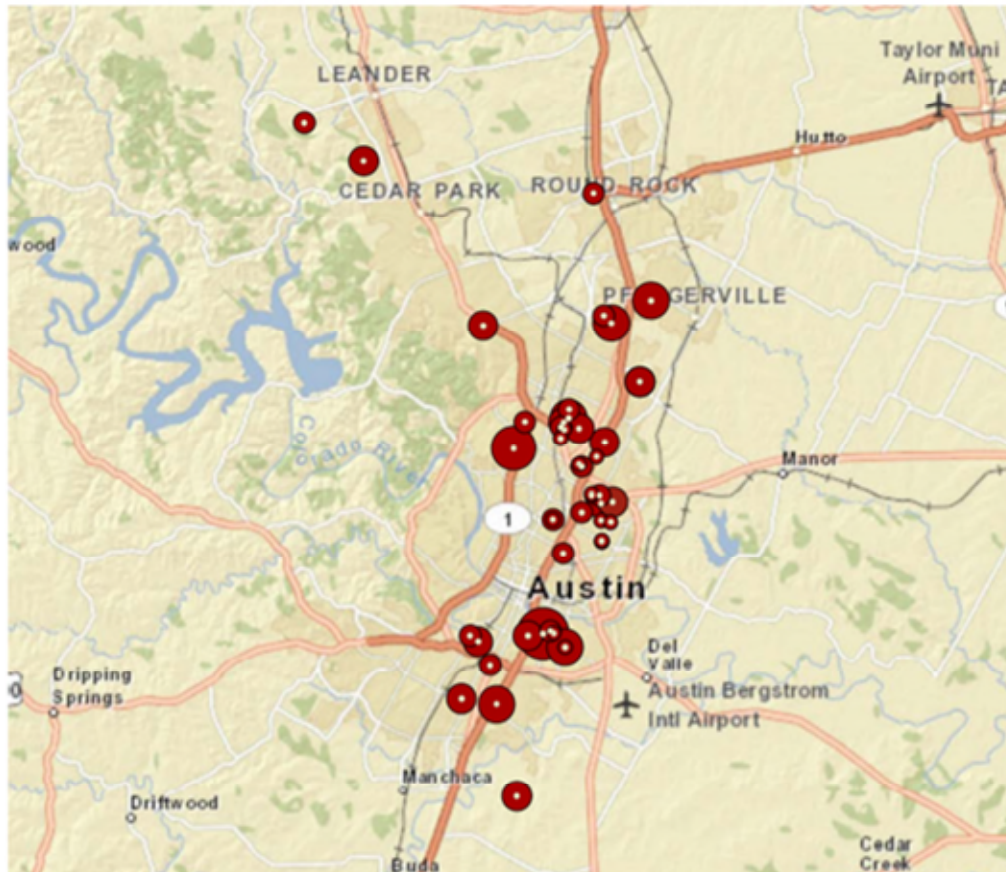
Another major challenge for landlords working with clients in homeless services is the high turnover rate. Clients in homeless services often face several other challenges associated with the cycle of poverty, mental health, and racial inequality which present challenges to maintaining housing stability. As a result, there can be high turnover for clients in homeless services. In addition to this, there is the risk of damages and vandalism associated with high tenant turnover. According to Schmid, these fears are often based on a bad experience with a tenant who damaged a unit and was housed through a homeless service program. Landlords argue that this makes it more challenging for them to make a profit because of all of the costs associated with repairing and turning over a unit. The landlord is required to touch up the unit and they are unable to collect rent throughout the eviction process, while they are making repairs, cleaning and getting

the unit ready to rent, up until the unit is rented out by a new tenant (Garboden et al., 2018).

The Austin's Tenant's Council tried to quantify the reluctance of landlords in the MSA to accept housing vouchers and determine where properties accepting vouchers are located ("An Audit Report on the Refusal of Housing Choice Vouchers by Landlords in the Austin MSA," 2012). According to their findings, only 6% of all units surveyed (8,590 of 139,919) were willing to accept voucher holders and did not impose additional income requirements that would make them inaccessible to voucher holders. The study also found that the landlords who were willing to accept vouchers and did not impose additional income restrictions were in North Austin near Rundberg Lane, in Southeast Austin near Riverside Drive, and in Northeast Austin near Cameron Road ("An Audit Report on the Refusal of Housing Choice Vouchers by Landlords in the Austin MSA," 2012).

The map below was included in the report to show where the rental units available to voucher holders were located. The orange line running down the middle of the city is I-35, which is often referred to the east, west divide in Austin. West Austin is a more affluent part of town while East Austin has been historically where the majority of the people of color live in the city. Most units on the map are located in East Austin, following historic patterns of segregation. There is also a large concentration in North Austin near the Rundberg neighborhood near highway 183 which is another neighborhood with a high concentration of low-income people of color.

Figure 1: Map of units available for rent by HCV holders



(“An Audit Report on the Refusal of Housing Choice Vouchers by Landlords in the Austin MSA,” 2012).

D. What we know about people exiting homelessness

People exiting homelessness are diverse. They are victims of domestic violence, formerly incarcerated individuals, people with mental illness, people with physical disabilities, and people suffering from addiction. Furthermore, homelessness affects people of color at a higher rate with over 40% of the homeless population being African American even though they only comprise 13% of the country's total population

(*Permanent Supportive Housing*, n.d.). Homelessness is often the crisis that results from these complex systems of social injustice. Out of people experiencing homelessness, about 70% are individuals and about 30% are people in families (State of Homelessness: 2020 Edition, 2020).

In order to successfully transition someone out of homelessness and into housing, often there are a number of support systems that are necessary to create long-term stability. Housing services must be tailored to the individual. That includes both the housing option, the service interventions, and the resources that will be needed to provide adequate assistance for the client (The United States Interagency Council on Homelessness, 2019). For example, a single person exiting homelessness may suffer from opioid addiction and require proximity to a clinic to receive suboxone treatments. A single mother who fell into homelessness due to domestic violence may be more concerned about being in a quality school district with access to affordable childcare. Since the population of homelessness in each location is unique, the housing options must also reflect this diversity and be geographically dispersed throughout the city.

3. AN INTRODUCTION TO HOMELESS SERVICES IN AUSTIN

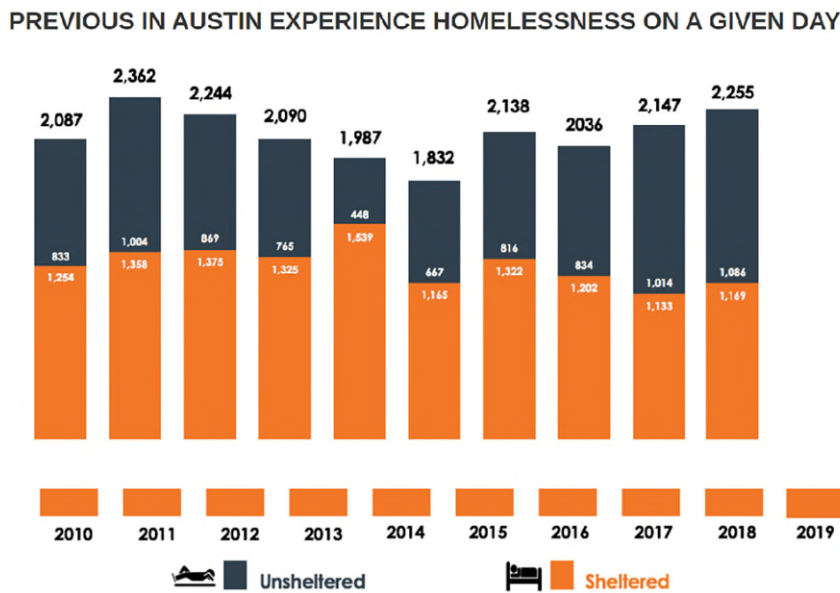
A. Recent statistics and policies

One night every January ECHO, or the Ending Community Homelessness Coalition, conducts the Point in Time Count to capture the number of homeless individuals living in Austin. In 2019 the Point in Time Count identified 2,255 people experiencing homelessness in Travis County on a single night. Of those individuals, 1,169 were in

shelters and 1,086 were unsheltered or staying outside (*Homelessness in Austin*, 2019).

The number of people experiencing homelessness in Austin rose by 10% from 2017 to 2019 based on the results from the Point in Time Count. The graphic below shows the results for the past 10 years.

Figure 2: Homelessness Previous Years in Austin



(*Homelessness in Austin*, 2019).

Austin's city manager identified homelessness as one of the top crises in the city which, along with other health and public safety concerns, pushed City Council to identify homelessness as the top priority in the Austin Strategic Direction 2023 plan (*Resolution NO. 20190620-184*, 2019). The city has been actively working to amend ordinances that criminalize homelessness, develop more permanent supportive housing

options for people exiting homelessness, and build a robust system to move people out of homelessness (*Resolution NO. 20190620-184*, 2019).

Homelessness has been front and center of the policy agenda for the city of Austin this past year. In the summer of 2019, the city implemented policies that sought to address the problems that were revealed by city audits. The City Council carried out two major policy actions: they decided to proceed with their plans to construct a new homeless shelter in the city and they voted to relax the ordinances that banned camping in public spaces.

These decisions were met with mixed support from opposing coalitions. The neighborhood in South Austin where the shelter was to be built, adamantly opposed the project arguing that it would jeopardize the health and public safety of their neighborhood. Eventually after months of debate, the City Council decided to drop the plans and instead focus its efforts on converting former hotels into permanent housing and support services for people exiting homelessness and abandon the shelter project (Weber, n.d.).

The response to the City's decision to relax the public camping restrictions was even more contentious. Many residents and business owners that opposed the rules argued that it presented a threat to public health and safety and said that it was hurting the local economy. This group was active on social media and used images of the campsites to gain momentum and attempt to sway the public through images of tents, trash, and people huddled in campsites. The Texas governor, Greg Abbott, was vocal on social media in his support of this group's agenda which strengthened this coalition's platform (Weber, n.d.).

The homeless service agencies and partners in support of decriminalizing homelessness considered this policy a success and argued it was a step in the right direction. This group argued that laws banning camping only exacerbate the problems associated with homelessness. By loosening these restrictions, people experiencing homelessness would be less likely to receive fines and fees associated with tickets for being in public. This group positioned itself to work closely with the city to influence the policy agenda on homelessness and find permanent housing options for people exiting homelessness (Weber, n.d.).

In an interview with Emma Smith from Integral Care, she stated that unnecessary arrests and tickets related to homelessness make it harder for clients to find housing when they are accepted into a housing program. In her opinion, decriminalizing homelessness locally was a step in the right direction for helping solve the root of the problem with homeless and move as many people into housing as soon as possible (E. Smith, personal communication, May 15, 2020).

The city held a handful of public forums to discuss the public's fears around the new laws. Eventually after months of pressuring the city council to reverse this decision, they reinstated the old rules in October 2019, making it illegal to camp within 15 feet of a home or business (Weber, n.d.).

B. Major players

It is important to give context around the major organizations involved in the strategies to end homeless in Austin. ECHO serves as the lead agency for the

Austin/Travis County Continuum of Care which means they coordinate local money from the U.S. Department of Housing and Urban Development around homelessness through a grant process. They also manage the Coordinated Entry system which is a system that connects individuals experiencing homelessness to housing and supportive services. In order for a client to get housed through local supportive services they must take the Coordinated Entry questionnaire and then they are placed on a prioritized list based on vulnerability. As capacity becomes available, clients are pulled from this list and enrolled in services (*Homelessness in Austin*, 2019).

The Housing Authority of the City of Austin (HACA) and the Housing Authority of Travis County are also major players in homeless services coordination in Austin. HACA works with clients in permanent supportive housing programs to enroll clients in the voucher, or rental subsidy program. The voucher allows a client to move to any property that is under their rental limit. The rental limit is determined by the household size and the average cost of a unit of that size within the Austin area.

The major homeless service providers in Austin who provide case management services to clients exiting homelessness include Caritas of Austin, LifeWorks, Integral Care, Front Steps, the Salvation Army, Stop Abuse For Everyone domestic violence center (SAFE Alliance), and the Veterans Administration (VA). Each of these agencies runs a variety of different programs, including case management to help manage and coordinate the services provided to their clients by various agencies and programs, and provision of housing subsidies. Although this system is very complex and there are several different types of programs with varying lengths of services and types of financial

assistance, for the sake of this report, it is simply important to distinguish between two types of housing options for homeless clients: permanent supportive housing (PSH) and rapid rehousing (RRH).

According to The National Alliance to End Homelessness, "Permanent supportive housing is an intervention that combines affordable housing assistance with voluntary support services to address the needs of chronically homeless people. The services are designed to build independent living and tenancy skills and connect people with community-based health care, treatment, and employment services (*Permanent Supportive Housing*, n.d.)." Basically, the most vulnerable individuals experiencing homelessness are connected to case management and a permanent, ongoing housing subsidy. This is the most robust homeless intervention.

According to the National Alliance to End Homelessness, "Rapid re-housing provides short-term rental assistance and services. The goals are to help people obtain housing quickly, increase self-sufficiency, and stay housed. It is offered without preconditions (such as employment, income, absence of criminal record, or sobriety) and the resources and services provided are typically tailored to the needs of the person (*Rapid Re-Housing*, n.d.)." Rapid re-housing is also less expensive than other homeless interventions which makes it an important component of ending homelessness. By providing time-limited rapid-rehousing services and using a housing first approach in case management, individuals can end their stint of homelessness and work towards becoming self-sufficient.

C. Challenges around housing in homeless services

There are many challenges associated with housing people enrolled in homeless services. Abby Tatkow, the Housing Liaison Program Manager at Austin ECHO, cited how homelessness is often found at the intersection of many systematic failures. When people are experiencing a number of systematic challenges, the housing market becomes increasingly difficult to access (A. Tatkow, personal communication, December 2019). Tatkow described how people of color are statistically more likely than white people to experience homelessness. This can be attributed in part to the fact that people of color are also more likely than white people to be arrested and they tend to experience higher sentencing rates. This paired with the systematic inequality which has led to an intergenerational wealth gap among people of color, leaving them with little cushion with which to weather household crises such as divorce or job loss, together contribute to their increased rates of homelessness (A. Tatkow, personal communication, December 2019).

The four major barriers for people experiencing homelessness when filling out an application for housing include 1) the credit score check, 2) criminal background check, 3) rental history verification, and 4) income verification. Tatkow explained how landlords check credit scores in order to discern whether or not a tenant will be able to pay their rent on time (A. Tatkow, personal communication, December 2019). She stated how a credit score can also be a measure of someone's privilege and access due to the way it measures someone's ability to spend beyond their means and pay it back. Lower income people may be pushed to spend beyond their means more often, which can result in lower credit scores (A. Tatkow, personal communication, December 2019).

Emma Smith, a nurse who works on a permanent supportive housing team at Integral Care, talked about how clients' rental history and legal involvement are the main reasons clients' applications are denied. She talked about how it can be difficult to find properties that are willing to accept vouchers and how oftentimes when the property finds out that the client has a case manager, she notices they begin to act more reluctant and closed off towards her clients. Smith suspects this is due to the stigma around homelessness and having a case manager. She explained how clients are also aware of this stigma and that she's had clients ask her not to introduce herself as their case manager (E. Smith, personal communication, May 15, 2020).

Emily Dirksmeyer, who is a case manager for a permanent supportive housing program at Caritas of Austin, talked about how she's found that property managers have the luxury of being extremely picky about the tenants they choose to accept because there aren't many vacancies in Austin apartment developments. She explained how sometimes landlords or property managers press to meet the client and since her clients often do not present well, they tend not to leave the landlord with the impression that they would be the safest choice in tenant (E. Dirksmeyer, personal communication, May 15, 2020).

Dirksmeyer explained how often landlords will end up finding something in the application that gives them grounds to deny the application after meeting the client. She explained that although this could technically be a fair housing violation, by discriminating against many of her clients who suffer from various disabilities, it is hard to prove and there is a lot of opacity in the application process that makes it difficult to

know exactly when a decision was made and how they made it (E. Dirksmeyer, personal communication, May 15, 2020).

Landlords also typically run a criminal background check before accepting someone for tenancy. Many clients experiencing homelessness have criminal histories which contribute to their inability to find housing and often is one of the factors that makes it difficult to maintain housing (A. Tatkow, personal communication, December 2019). In Texas it is legal for landlords to choose to deny tenants for any offenses they choose, no matter the time that has lapsed since the offense or the severity of the offense. Landlords sometimes use blanket denials for low level offenses as a way to prevent certain unwanted populations from renting at their properties (A. Tatkow, personal communication, December 2019).

The third metric landlords use to see if they want to rent to someone is rental history. Many times, landlords won't even consider rental history that includes staying with family or friends and require rental history which included a lease and documented monthly rental payments (A. Tatkow, personal communication, December 2019). Of course, many people experiencing homelessness do not have any recent rental history with an official lease, which means they could be denied for lacking an official rental history (A. Tatkow, personal communication, December 2019).

The final factor that often disqualifies people experiencing homelessness during the application process is when a landlord uses a stringent income verification process. Income verification is used to show that a tenant makes sufficient money to pay their rent. However, rather than income, clients in homeless services have a long- or short-term

subsidy covering their rent while they are enrolled in the program (A. Tatkow, personal communication, December 2019). Due to the lack of source of income protection, landlords do not need to consider this subsidy as income and can deny a client tenancy on the basis of insufficient income even if they have a voucher which would pay their monthly rent (A. Tatkow, personal communication, December 2019).

Tatkow explained how these application requirements alone are usually enough to ensure that almost every person in homeless services is automatically denied from the average rental property (A. Tatkow, personal communication, December 2019). For all of these reasons, the community has created a number of housing resources to identify options for people in homeless services, despite their barriers.

Moreover, although vouchers alleviate landlords' concerns around receiving the rental payment, there are several bureaucratic factors that influence landlords' willingness to work with tenants who have vouchers. A landlord's decision to deal with the bureaucratic challenges associated with a public housing authority is often directly linked to the market. For example, if the city has a tight rental market and a landlord would be able to find a similar tenant without a voucher, they will likely choose to work with the tenant without the voucher. This can be attributed to the added burden of working with a voucher (Garboden et al., 2018). Some of the bureaucratic aspects around working with vouchers include the paperwork involved and the formal inspection conducted by the housing authority before the tenant's move in. Furthermore, in tight rental markets, like Austin, the landlords who are interesting in accepting vouchers may have units that would have trouble passing the formal habitability inspection.

D. Geographic dispersion: methods and the problem in Austin

Due to the fact that landlords have the ability to deny applicants based on the factors listed in the previous section, clients in homeless services are often forced to live in less desirable, low-income neighborhoods with few amenities and limited access to employment. Oftentimes the housing in these neighborhoods is also lower quality and in need of maintenance (A. Tatkow, personal communication, December 2019)

There is a strong need for geographic dispersion in homeless services and for access to housing outside of segregated, low-income neighborhoods in the city. People exiting homelessness are often struggling with mental health issues, addiction, unemployment, and involvement in the criminal justice system among several other barriers. By concentrating people who are struggling with these barriers in areas where there is a low service quality, it can make it more difficult for them to transcend those circumstances. Emily Dirksmeyer identified neighborhoods that were walkable and in central Austin as great options for individuals exiting homelessness. She talked about how families would benefit from having access to housing in West Austin or in other neighborhoods known for their strong public schools (E. Dirksmeyer, personal communication, May 15, 2020).

In Austin, ECHO works to develop partner properties with landlords who are willing to work with clients in homeless services programs in exchange for several incentives or payments to help balance some of the risk. These incentives are discussed in more detail in Chapter 5 of this report. Despite these payments and ECHO's ability to make a landlord whole, many landlords in high opportunity areas decline to work with these clients (*Housing Opportunities*, n.d.).

4. QUANTITATIVE ANALYSIS: GEOGRAPHIC

CONCENTRATION OF HOMELESS SERVICES IN AUSTIN- HMIS DATABASE

In order to understand how geographic dispersion could benefit recipients of homeless services, it is important to understand where clients are currently being housed through homeless service programs. ECHO provided the data for this research from the Homeless Management Information System (HMIS) which shows the zip code for each household that moved into housing between January 1st, 2019 and March 31, 2019. This three-month period was chosen to be the sample time period because the rental market was tight, which is typical for Austin, but not an exceptionally saturated period. The vacancy rate for class C properties was considered average for Austin at around 5.3% (*Austin Workforce Multifamily Report*, 2018). Class C properties are typically at least 20 years old and located in areas that are deemed to be "less desirable" (*What Is Class A, Class B, or Class C Property?*, n.d.). According to Schmid, almost all of the client move

ins are to class C properties (J. Schmid, personal communication, May 11, 20).

Homeless Services Move Ins January 2019-March 2019 By Zip Code

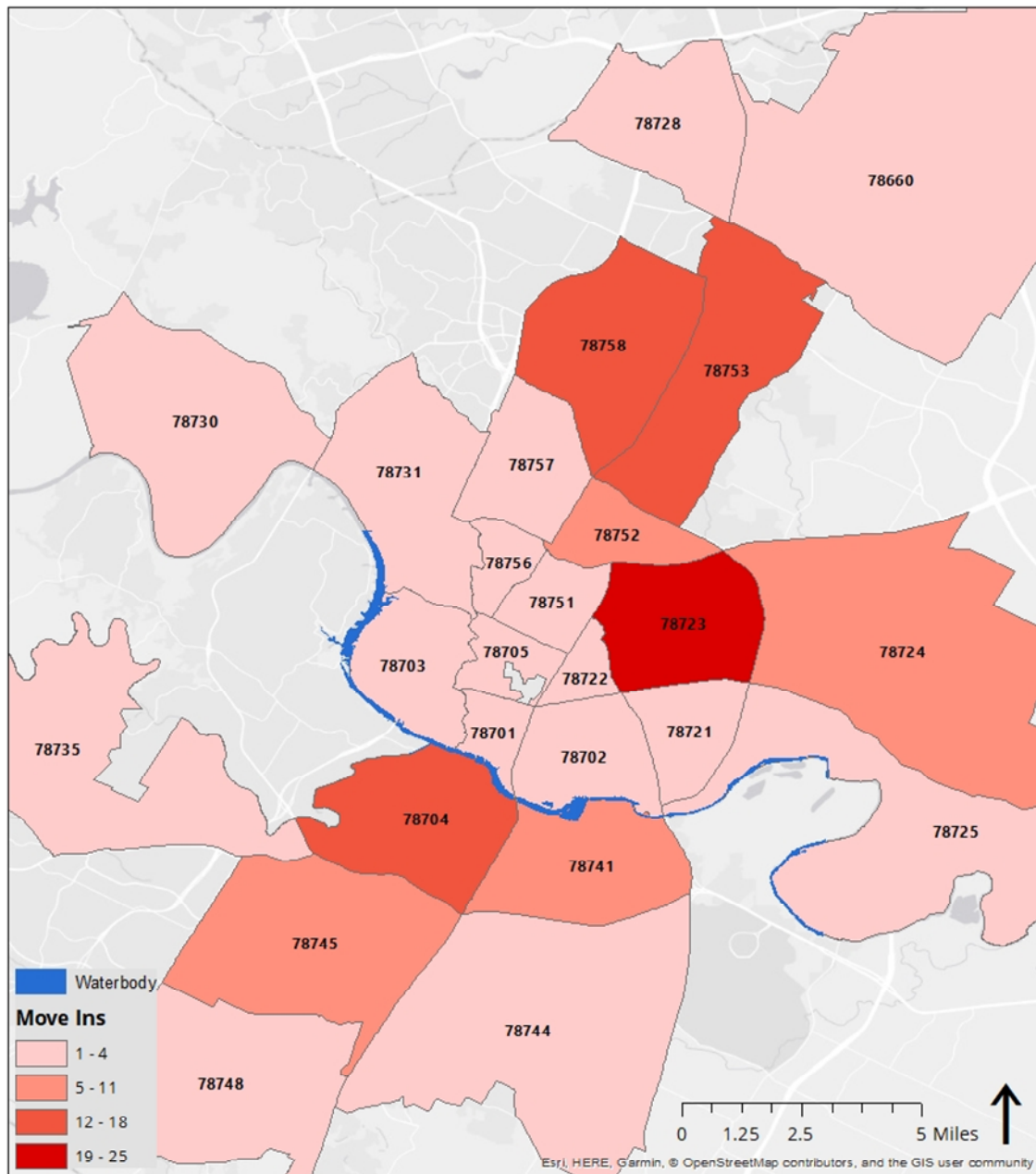


Figure 3: Map of Homeless Services Move Ins January 2019-March 2019 by Zip Code

Based on the map above we can see that homeless services move ins are concentrated in the Northeast and South-central parts of Austin. More specifically, 78723, 78758 78753, and 78704 had the most move ins during this time period. According to Abby Tatkow from ECHO, these are the typical zip codes where they are able to identify housing for clients most months (A. Tatkow, personal communication, December 2019).

In the early 1900s, the City of Austin's planning efforts, combined with exclusionary tactics by real estate developers, restricted the geographic area of Austin where people of color (mainly Black and Latino) residents could live (*Inheriting Inequality: Austin's Segregation and Gentrification* / *Austin American-Statesman*, n.d.). As a result, there are still strong patterns of segregation of people of color along the Eastern crescent which includes the 78723, 78753, and 78758 zip codes. The table below shows how the median income and percent people of color versus percent white people in those three zip codes compare to the city of Austin as a whole. These numbers show that the zip codes where people in homeless services are currently being housed are some of the lowest income, segregated neighborhoods in Austin. The data is from the 2017 American Community Survey, which was the most recent accurate data available. By accounting for median income instead of average income, the number accounts for extreme high and low outliers that could give misleading information about the incomes in these zip codes.

Table 1: Table of Median Household Incomes and Percent People of Color by Zip Code

| Area | Median Household Income | Percent People of Color |
|------------------------------|--------------------------------|--------------------------------|
| 78723 | \$42,615 | 69.6% |
| 78753 | \$39,228 | 78.8% |
| 78758 | \$44,476 | 68.5% |
| <i>City of Austin</i> | <i>\$67,755</i> | <i>51%</i> |

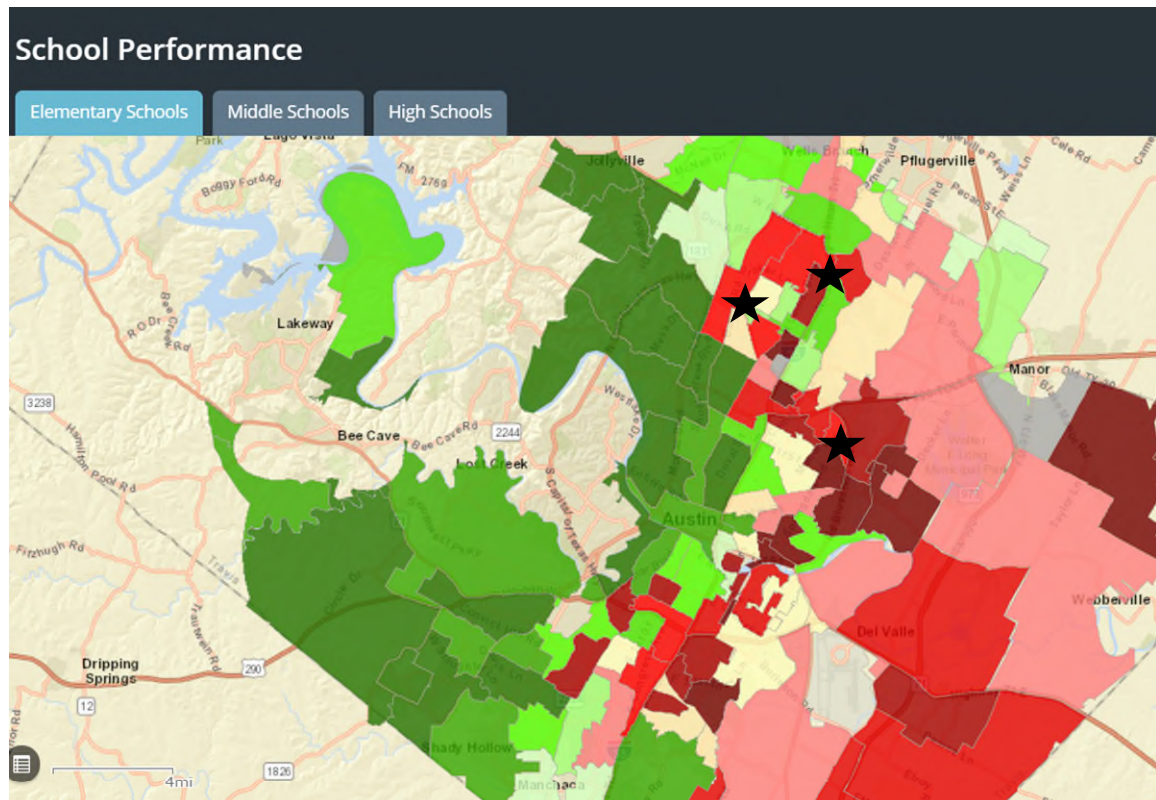
(American Community Survey, " *Poverty Status in the Past 12 Months*" TableID: S1701, 2017)

To get a better depiction of these three zip codes where clients are moving it is beneficial to look at the demographics and characteristics of each area. Based on the City of Austin map that identifies opportunity values, much of the 78723 zip code is not considered to be a "high opportunity area" and also is not categorized as a place of potential "emerging opportunity." The same is true for most of the 78758 area and the 78753 (*Story Map Series*, n.d.).

Furthermore, school performance was much lower in these zip codes than other parts of Austin with high "children at risk ratings" in most of the census tracts in the zip code. The map below shows the elementary school performance metrics by census tract (*Story Map Series*, n.d.). The map clearly follows Austin's east-west racial divide and most of the census tracts in the three zip codes where most clients are housed is in a red area. This is an important metric to consider when creating housing opportunities for

families exiting homelessness. The Three black stars identify approximately where the three zip codes are located that have a high number of move ins from homeless services.

Figure 4: Map of School Performance in Austin

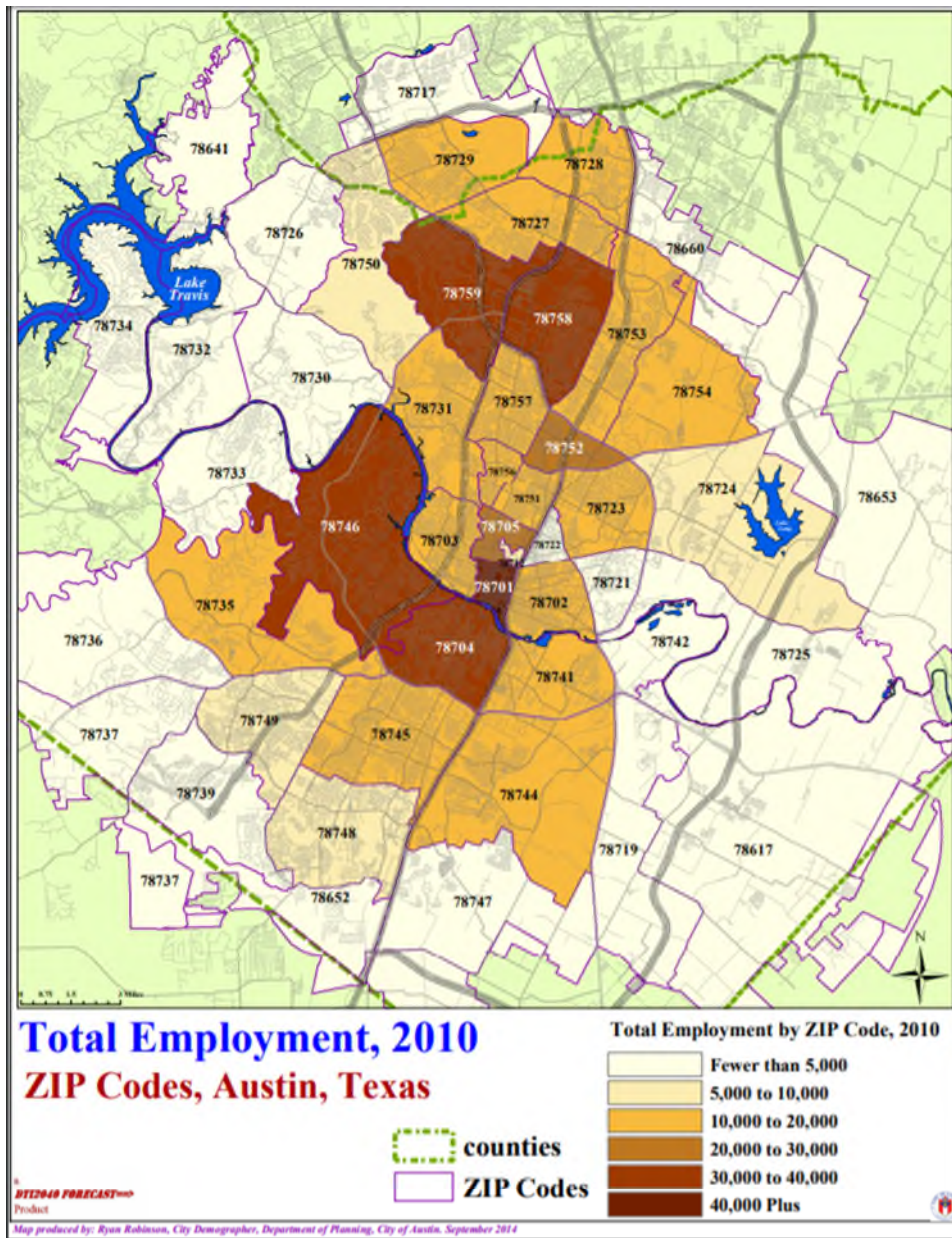


(*Story Map Series*, n.d.)

Close proximity to employment is one of the major factors that is important to a client in homeless services, since the services are time limited in rapid-rehousing programs and the client is expected to pay their own rent after the subsidy period is over (J. Schmid, personal communication, May 11, 2020). The map below shows the total employment by zip code in Austin. It appears that 78758 has a high number of move ins from homeless services and high total employment (30,000-40,000 jobs). In contrast,

78753 and 78723 both have a high number of move ins from homeless services but have comparatively low levels of employment (10,000-20,000 jobs).

Figure 5: Map of Total Employment in 2010 in Austin by Zip Code



(Demographic Maps City of Austin, n.d.).

Out of the workers in the 78723 zip code, 26.6% are considered very low-income and made \$1,250 a month or less. The highest share of these jobs is characterized as accommodation and food services at 31%. In the 78758 zip code 17% of the jobs available are considered very low-income with an income of less than \$1,250 per month (Census Bureau, n.d.). The dominant industries in this zip code include scientific and technical services (22.8%), retail trade (21%), and accommodation and food service (12.7%). Finally, the 78758 zip code 12.4% of the jobs available are considered very low-income making less than \$1,250 per month with the dominant industries being manufacturing (12.2%), retail trade (11.7%), and wholesale trade (10%) (Census Bureau, n.d.).

Neighborhoods south of the river in Austin appear to have a high number of jobs, but not so many move ins. This could be one area to target for future housing placements. Further analysis could be done here about the types of jobs and services in each zip code, but it was difficult to obtain this data at the zip code level for the purpose of this report. Furthermore, most of south-central Austin has adequate access to transit, making it ideal for people who need to use public transit to get to work (Jiao, n.d.).

5. QUALITATIVE ANALYSIS: WHAT IS ALREADY BEING DONE TO INCREASE GEOGRAPHIC DISPERSION IN AUSTIN?

A. Buy-downs

There are several strategies service providers and policy makers in Austin are already using to expand access to units in diverse geographies across the city for people exiting homelessness. The first tactic is called a buy-down or a one-time upfront payment used to lower the rental rate for a tenant (A. Tatkow, personal communication, December 2019). This is not a formal subsidy but rather a temporary reduction in rent for the term of the lease. ECHO uses this buy-down tool to help clients access housing opportunities and expand the number of eligible units (A. Tatkow, personal communication, December 2019). For clients who are enrolled in rapid rehousing and are expected to pay their rent following the three to nine months of agency assistance, this can really help ease the burden by lowering the monthly rent every month to the “bought down” amount.

The City of Austin distributes buy-downs through ECHO, who manages the funds and ensures they can provide buy downs to as many clients as possible (A. Tatkow, personal communication, December 2019). Some of the challenges associated with these buy-downs are related to the fact that many clients do not stay in their unit for the entire duration of their lease. When a client vacates the unit, there is no way to reclaim this City money that was paid at the beginning of the lease in a lump sum toward their rental reduction (A. Tatkow, personal communication, December 2019). Furthermore, many landlords do not want to change the rental amount written on the lease and instead want to add an addendum to the lease saying that the monthly rate that is due is lower than the amount listed on the first page of the lease. Landlords argue that they need to reflect actual rent prices on the lease, so the buy-downs do not negatively impact their reversion rate or property values, which factors in rents when determining overall value (A.

Tatkow, personal communication, December 2019). This tool could be used for rapid-rehousing clients who have a short-term subsidy or for permanent supportive clients who have a voucher with a rental cap. The buy down could be used to buy the rent down so that it is under the voucher holder's rental cap. Unfortunately, some entities, like HACA, require that the rental amount to be reflected on the first page of the lease in order to cut a check which renders this tool ineffective for clients with vouchers since many landlords refuse to reflect the bought down rent on the first page of the lease.

B. Risk mitigation

Another strategy that is already being used to expand geographic housing opportunities is risk mitigation payments to landlords. Risk mitigation is the money provided to landlords who partner with ECHO when a client damages a unit or exits before the end of the lease term (A. Tatkow, personal communication, December 2019). This money is mostly privately funded and allows ECHO to expand its partnerships into some higher opportunity properties. The promise of the risk mitigation payment helps alleviate some of the potential risk of damage or rental loss associated with working with clients who have criminal histories or negative rental histories (A. Tatkow, personal communication, December 2019). Landlords who are eligible for risk mitigation payments sign a memorandum of understanding with ECHO which outlines the specific rules and regulations around how they can request to receive payment in specific situations. The MOU caps the specific dollar amounts for damages beyond the normal wear and tear which is typically capped around \$500. The MOU also typically states that ECHO will reimburse the landlord for eviction filing fees which is \$101 per tenant plus

\$150 to file the writ of possession. Finally, some of the MOUs cover some rental loss that the property may incur, with the understanding that ECHO can work to backfill the unit with another tenant (A. Tatkov, personal communication, December 2019). Tatkov mentioned that the number of MOUs varied each month and explained that ECHO is always working to build its portfolio of partner properties in order to be able to offer more choices to clients (A. Tatkov, personal communication, December 2019).

C. Density bonus

Abby Tatkov, from Austin ECHO, mentioned several potential solutions to increase geographic dispersion in housing options for clients enrolled in homeless services. The first solution includes the opportunities to expand affordable housing through the new revision of the land development code (A. Tatkov, personal communication, December 2019). The city of Austin is in the process of rewriting their code and expanding the incentives offered to developers to include affordable housing in their developments is one of the items included in the code (Swiatecki, 2020). More specifically, the new code expands the density bonus program to include areas outside of the program's current boundaries (which are primarily in the downtown area). The proposed code would increase the "fee in lieu" charges that developers incur when they choose to add density but do not add affordable units. The fee currently runs from \$3-\$10 per square foot and the proposed charge would be between \$12-\$18 per square foot of the project (Swiatecki, 2020). Austin's Neighborhood Housing and Community Development Department has calculated that these new fees allow the city to capture around 50% of the increased land value that developers get by being allowed to build higher, denser buildings. The

department calculated that with the current in lieu fee the city is only capturing about one third of the value. Currently, the money received from the downtown density bonus program is used directly to fund housing partnerships managed by ECHO (Swiatecki, 2020).

Tatkow mentioned several potential solutions to increase geographic dispersion in housing options for clients enrolled in homeless services. The city of Austin is in the process of rewriting their code and expanding the affordable housing incentives is one of the items included in the code (A. Tatkow, personal communication, December 2019). More specifically, the new code expands the density bonus program which expands the eligible areas outside of the program's current boundaries in the downtown area.

Tatkow also stated the need to be savvier about the affordable units that have already been designated through the density bonus program. These units are dispersed in different housing complexes and it is difficult to know when one becomes available (A. Tatkow, personal communication, December 2019). If there was more communication and affirmative marketing about the affordable units created through the density bonus program, clients in homeless services would have more of an opportunity to access these units (A. Tatkow, personal communication, December 2019).

In Montgomery County, Maryland there are fierce efforts to maintain the stock of affordable housing through their Inclusionary Zoning program by enabling public housing agencies to purchase affordable units after they expire and are set to be converted into market rate units. Housing Authorities are then able to rent or sell these units to eligible households. If the Housing Authority chooses not to purchase the units, specified

nonprofit organizations are given a chance to purchase the units for low-income households. Fairfax County has a similar policy that allows the housing authority to purchase up to 1/3 of the units when they are first built and they are also given the option to buy units after the affordability regulations expire (The Urban Institute, 2012).

Austin could work to create some type of agreement where the Housing Authorities and other designated nonprofits are able to purchase affordable units after their affordability requirements expire in order to maintain the stock of affordable housing in the city. Ideally, a percentage of these units would be dedicated to people exiting homelessness, who are some of the people most in need of affordable units. Of course, the main challenge would be raising the money to be able to purchase the units when the terms expire. All in all, expanding the density bonus program and using this approach to retain existing affordable units could strengthen the density bonus tool in Austin.

6. EXPLORATION OF TACTICS TO EXPAND AFFORDABLE HOUSING INTO HIGH OPPORTUNITY NEIGHBORHOODS

A. Small area market rental calculations

Expensive and often high opportunity neighborhoods tend to be off limits to Housing Choice voucher holders because the maximum rent that the voucher can support is calculated based on gross rent levels at the metropolitan scale. As a result, the higher rent neighborhoods which have access to better jobs, schools, services and sometimes public transportation, tend to be out of reach because the quality of the neighborhood is captured in higher housing prices (Reina et al., 2019). HUD recognized this gap and how

voucher holders were at a disadvantage when looking for housing near jobs, amenities, and other desirable characteristics. In response, they created the Small Area Fair Market Rental program (SAFMR). This program allows certain housing authorities to adjust the maximum rental limit for vouchers based on the neighborhood, or zip code, rather than the area wide average (Reina et al., 2019, p. 8).

SAFMRs put the rental limit at the 40th percentile of the market rent for a given zip code as opposed to the entire metropolitan area. In order to calculate SAFMRs for a specific zip code, the public housing authority takes the median gross rent for the zip code and divides it by the median gross rent for the entire metropolitan area and then multiplies this ratio by the 40th percentile rent for a two bedroom unit (Reina et al., 2019). This number is the SAFMR for a two-bedroom unit for that zip code. The housing authority would repeat these calculations for the different household sizes in the zip code. As a result, the voucher limit would be adjusted based on the cost of the housing in that specific area, allowing voucher holders to afford units in high opportunity areas (Reina et al., 2019).

The goal of this program is to give voucher holders access to neighborhoods that they have not have been able to access based on the HUD rent limits (Reina et al., 2019). Several studies have looked at the impacts and costs and benefits of the voucher for households. Results are mixed and show some regional variation. In one study, SAFMR rent calculations resulted in voucher holders living in higher opportunity areas in Dallas, Texas but lower opportunity neighborhoods in Cook County, Illinois and Chattanooga, Tennessee (Reina et al., 2019). After examining these results, researchers concluded that

changing the voucher limits alone cannot improve outcomes in all cases. More specifically, rental limits are one of the many challenges voucher holders have when trying to find high opportunity neighborhoods. However, researchers do note that the program has proved to be a useful policy tool when paired with other policy tools to increase access to higher opportunity neighborhoods in some markets (Reina et al., 2019).

It is important to note one of the drawbacks to the SAFMR calculations. Overall, higher fair market rents could make it so that each household costs more to serve and since Housing Authorities have fixed budgets for their voucher program, fewer households would be served (*Fair Market Rents*, n.d.). Because of this drawback, local policy leaders will have to consider how it would affect the total number of households served before making the determination to implement this strategy.

Austin's housing authorities, HACA and HATC, could consider using SAFMR to calculate their voucher limits in order to capture the change in price by neighborhood. If they are not able to do this for all of their voucher programs, perhaps they could initiative it with a small pilot project dedicated to folks exiting homelessness. This would allow clients in homeless services who have a voucher to have access to higher opportunity neighborhoods. Although this would not address the problem for clients who are in non-voucher programs, or rapid-rehousing services, it would help address the maximum rent cap for clients in permanent supportive housing.

B. Case study: partner with transit to build affordable housing- The Bonifant, Silver Spring, Maryland

Cities across the country have attempted to provide housing for low income people and therefore, for people exiting homelessness, in high opportunity areas through partnering with the local transit authority to build affordable housing on their unused land. Locating housing near transit is beneficial to many low-income people because the cost of owning and operating a car is also expensive.

Transit providers often own quite a bit of land in their communities, much of which is underutilized. There are empty park and ride lots, storage and maintenance facilities and other sites that present opportunities to build under-supplied affordable housing (Affordable Housing on Transit Land—Shelterforce, 2019). This type of housing could be especially beneficial to a single person exiting homelessness who wants access to job centers via public transportation. Moreover, as ridesharing becomes increasingly popular and the low-income population that uses public transit continues to be displaced, local transit agencies experience challenges in maintaining riders (Affordable Housing on Transit Land — Shelterforce, 2019). Creating affordable housing on transit agency owned underutilized land like park and ride lots, left over pieces of land from projects, and storage facilities creates the possibility for a strong mutually beneficial partnership (Affordable Housing on Transit Land — Shelterforce, 2019).

Some cities that have explored these types of partnerships include Los Angeles which focuses on partnering with affordable housing developers as it expands its transit-

oriented development. Seattle also recently built an affordable housing project in partnership with the local transit provider, Sound Transit (Reed, 2019).

It is important to understand how these partnerships have been formed and how other cities have successfully carried out these projects in order to make these types of projects a reality. This report examines one development, The Bonifant, as a case study where a private affordable housing developer partnered with the Maryland Transit Administration to build affordable housing for seniors.

The housing development is located next to a stop on the purple line which connects the eastern and western side of the D.C. metro area from New Carrollton to Bethesda. The complex is a mixed-use building with 149 units. 30 of those units are market rate, 119 are affordable, and the ground floor is occupied by commercial tenants like a hair salon, café, and dentist (N. Rhyne, personal communication, March 26, 2020)

Project managers strategized around trying to increase density while preserving the affordability in the development. They were able to realize this goal through a strong relationship with the county and by supplementing some of the development's costs with market rate units to make the finances work (N. Rhyne, personal communication, March 26, 2020). The county's leadership in this project was vital to its success. Montgomery County owns the land and requires the developer to pay a ground lease each year. However, the County ends up siphoning much of this money back to the project through a grant that funds resident services on the site. These services include case management, group activities for residents, among other services (N. Rhyne, personal communication, March 26, 2020).

The county took the lead on much of the planning and development process. They bought nine parcels of land in downtown Silver Spring and decided to build affordable housing on the site. The county put out a request for proposal and awarded the project to Donaho development, which is known for building high rise hotels, and a nonprofit housing development organization called MPH Partners (S. Roodman, personal communication, March 29, 2020).

There were several design decisions that helped make the project affordable. One was the determination to exclude parking in the project. There are only four parking spots in the entire 149-unit complex which are designated for drop-offs and pick-ups.

Stephanie Roodman, who was the project manager for the Bonifant, explained how parking would have killed the project both from a funding and layout perspective (S. Roodman, personal communication, March 29, 2020). She explained how the train crosses in front of the building which makes it a hazard for cars to be constantly coming and going. She also explained how they were able to build more units and save space by not including parking (S. Roodman, personal communication, March 29, 2020).

Roodman noted that there were some challenges obtaining funding for the construction loan without including parking in the project. She explained how their lenders took a lot of convincing and how her team had to provide examples of other projects that decided to preclude parking and were successful (S. Roodman, personal communication, March 29, 2020).

Another factor that made the project possible was subordinate financing. The ground lease with the county made it so the developer did not accrue any carrying costs

from the project. They are only required to pay \$25,000 for their ground lease but since they receive it back in services, it is used to finance some of the operational costs of the project (S. Roodman, personal communication, March 29, 2020). The table below highlights the financing sources and amounts which is then converted into a per unit cost for the project.

Table 2: Total Development Costs Per Unit for the Bonifant

| Uses | Amount | Per Unit Cost |
|--------------------------------------|----------------------|----------------------|
| Land Acquisition Costs* | \$ 0 | \$0 |
| Construction Cost (w/contingency) | \$ 31,623,000 | \$212,234 |
| Soft Costs, Fees and Inspection Fees | \$ 7,356,000 | \$49,369 |
| Financing costs | \$ 3,884,000 | \$26,067 |
| Reserves | \$ 1,962,000 | \$13,1674 |
| Total Uses | \$ 44,825,000 | \$300,838 |

*Lease of County's ground

(S. Roodman, personal communication, March 29, 2020)

In summary, the factors that made this project a success included strong leadership and initiative on the part of the county--which included strong coordination

with the transit authority, reducing parking requirements, including market rate units and commercial tenants mixed into the property, and subordinate financing.

A project like this could benefit the homeless population in Austin especially if the project was created with the stated purpose of making a certain percentage of the units dedicated to housing people who were experiencing homelessness, like the Bonifant focused on housing for seniors. Some formerly homeless individuals would benefit from living near transit and since owning a car is expensive, it would make it possible for residents to live without a car and still travel around the city. They would also benefit from onsite services like case management. Jordan Schmid said that he finds that many single people list access to reliable transit as the most important variable when choosing where to live (J. Schmid, personal communication, May 11, 2020). Since we do not have a rail system in Austin, transfer stations or bus stops where there are several bus lines running could be another option. A project like this would also require strong leadership from the city or county to ensure the financing of the project will be sustainable.

C. Case study: incentivize hospitals to build affordable housing- New Jersey

Another tactic that cities have used to create affordable housing in high opportunity areas has been to partner with hospitals. The New Jersey Housing and Mortgage Financing Agency (NJHMFA) has begun to encourage hospitals to provide affordable housing in their neighborhoods (Abrams, 2019). The goal of this partnership is to have the health care system be an active participant in addressing the social determinants of health impacting low-income people (Abrams, 2019).

The NJHMFA partners with hospitals around the state and encourages them to develop affordable housing in their communities. They believe that hospitals have a role in addressing the social determinants of health which involves reducing health disparities (Abrams, 2019). Since so many people experiencing homelessness are frequent users of emergency services, this partnership would be immensely beneficial in addressing homelessness.

Six hospitals in New Jersey have already committed to build affordable housing. NJHMFA worked to stimulate a market which would incentivize hospitals to do this. They provided two forms of capital to help with this initiative (Abrams, 2019). The first is a subsidy to fill the gap in funding and the second is a permanent mortgage at a subsidized rate to help make sure the projects are feasible. In the end NJHMFA can offer up to four million dollars to a hospital that agrees to develop affordable housing. NJHMFA will provide a mortgage and assist with the development financing (Abrams, 2019). Health care institutions match that funding and are asked to provide the land or a building for the development. NJHMFA has set the requirement that this housing has to be at or below 80% of the area median income and there also must be units affordable for people earning at or below 50% of the area median income (Abrams, 2019).

Although the guidelines for the units are not strict, the agency asks that the buildings be mixed use with the ground floor being designated to urgent care clinics, doctors' offices, or other community facilities. The agency requires that every project has 10-15 units that are reserved for homeless individuals who the hospital identifies as high users of its services (Abrams, 2019). The project must also provide support services for

these residents and in theory, this will help reduce costs of emergency hospital visits over the long term.

NJHMFA also realized that hospitals are not all equally financed. Some are multi-state operations while others are independent, and community focused. Since the match requirement for the project would be difficult for these smaller, local hospitals NJHMFA decided to lend smaller hospitals their contribution in the form of an interest-bearing loan (Abrams, 2019). The debt service on these loans is more manageable than a lump sum payment.

One challenge is getting hospitals familiar with the concept of building affordable housing, which most do not have any experience doing. In order to address this challenge NJHMFA hosted a series of meetings where hospital executives could learn about process (Abrams, 2019).

The other big challenge for hospital administrators is figuring out how to fund the supportive services that are provided with the housing. Part of the reason it is so challenging is because it is a reoccurring cost for the entire life of the project. This funding is figured out on a case by case basis depending on each project (Abrams, 2019). Medicaid is one source that could help provide funding for the onsite services. Although Medicaid funding cannot be used to pay for rent or living expenses, it could help fund some of the housing related services, like case management and counseling services, that would be necessary for this type of project (Medicaid's Role In Housing, 2018).

Since people experiencing homelessness are frequent users of health care services, partnerships with health care agencies can help reduce health care costs and

stabilize people who are in between housing, hospitals, and jails. Austin should consider working with local hospitals and incentivize them to build affordable housing near their facilities. These facilities could partner with local housing providers and agencies like ECHO to deliver the necessary services at these housing locations.

D. Community land trusts

In an interview with Jordan Schmid, a Community Housing Liaison at ECHO, he talked about how creating more community land trusts could help close the gap of affordable housing opportunities in central parts of the city. He explained how they could be used to build more affordable multi-family rental properties in denser or more desirable parts of the city (J. Schmid, personal communication, May 11, 2020).

Under the most common model, a community land trust is when a non-profit, or some agency, has a ground lease on the land and uses it for some community-oriented goal, like creating more affordable housing. Low-income homeowners or a nonprofit agency pays a small fee each month that goes towards the rent of the land. By separating the cost of the land from the cost of renting or owning the dwelling, the community land trust is able to provide low-income people with the opportunity to rent an affordable unit or own a home at an affordable price (*Community Land Trust- City of Austin*, n.d.).

Schmid explained that there are currently no vacancies for the community land trust properties in Austin and highlighted the need to continue to expand these opportunities as Austin grows and central parts of the city become more unaffordable (J. Schmid, personal communication, May 11, 2020). Specifically, community land trusts

are important in securing lots located near transit, services, and good school districts for affordable housing. As mentioned earlier, many people exiting homelessness need access to these services but are not able to find options that will accept their voucher or assistance payments in the areas they are searching. (J. Schmid, personal communication, May 11, 2020).

In a study on community land trusts and transit-oriented development, researchers found that community land trusts play an integral role in maintaining affordability for housing located in walking distance from transit. Without community land trusts the study found that cities lack the appropriate mechanisms to ensure that areas near transit have affordable living opportunities (Hickey, 2013). The report outlines how proximity to transit correlates to an increase in housing prices which underscores the need to find ways to provide affordable options for low-income people.

In a case study of the light rail expansion in Denver and the role of community land trusts, researchers found that Denver has been able to preserve 254 apartments located near light rail or high frequency transit service. Community land trusts also supported the acquisition of land to create an additional 750 permanently affordable, transit-accessible apartments (Hickey, 2013). The community land trust in Denver focuses on acquiring land located near transit and then finding developers that are willing to build or preserve affordable housing on the land which is under a 99-year ground lease. The report talks about how community land trusts are well positioned to help preserve the affordability in these areas for the long-term (Hickey, 2013). As CapMetro continues to expand and improve its service and locations near high speed transit are increasingly

desirable, community land trusts could be an important mechanism to preserve affordability in these areas.

A case study here in Austin of the Guadalupe neighborhood shows similar success through a community land trust. As the area just east of I-35 began to gentrify in the 1970s, the Guadalupe neighborhood banded together, with church leaders and neighborhood advocates leading the way. The neighborhood successfully blocked expansion that would have displaced several families and successfully secured money to generate a community development plan (Way et al., 2019). The plan was developed using resident surveys, public meetings, and other forms of public engagement. Through this plan they formed a new community development corporation, the Guadalupe Neighborhood Development Corporation. The neighborhood development corporation focused its efforts on improving housing conditions to prevent displacement of its low-income residents (Way et al., 2019). The plan included strategies like downzoning residential lots, offering financial experts and deferred loans to help homeowners with repairs. They also bought up vacant land and improved local streets, sidewalks, and alleys (Way et al., 2019). As time went on, the GNDC continued to buy up vacant lots in the area while they were still affordable and selling the homes to low-income families. Eventually, the GNDC made the shift to become a community land trust to create permanent affordability in the neighborhood. Essentially, GNDC owns the land that the homes are built on and leases it to low-income families for \$25 a month on a 99 year lease (Way et al., 2019).

Schmid commented on how he could see some tangible benefits from following this model to create more community land trusts around Austin that specifically targeted multi-family rental units that benefited people exiting homelessness. More specifically, he talked about how development organizations would need strong municipal support to be able to acquire and develop land for this purpose. He cited the high cost of development and explained how a successful project in Vermont was funded by a small property tax increase which required strong governmental support (J. Schmid, personal communication, May 11, 2020). Schmid talked about the possibility of local homeless advocacy groups organizing to undertake development and management efforts to organize a community land trust. He detailed some of the challenges around housing people exiting homelessness and the benefits of allowing homeless advocacy groups to manage the property:

“Some of the biggest issues we have while housing people exiting homelessness is the number of times we have to rehouse a client in their first year of tenancy. Many of these people have been homeless for a long time and there is a transition period where case management is working closely with the client to help them adjust in their new home. Oftentimes clients have month to month leases, which allows landlords to non-renew them for any reason during this period. We have found that many times while clients are adjusting to housing there are a lot of things that come up and this presents an opportunity for the case manager to have a teaching moment and work with client. We really need landlords to be patient while we work on these things. If we (homeless advocates) were able to be

involved in the property management, there would be a lot more room for forgiveness, which would really help ease this transition into housing. Sometimes we have to rehouse people three or more times in the first year which really wears down our housing partnerships and makes it difficult to retain landlords. At any moment a landlord can decide they are no longer accepting vouchers or other forms of rental assistance which would preclude our clients from living at those properties (J. Schmid, personal communication, May 11, 2020).”

E. Outreach campaigns directed at increasing landlord participation

In the above sections this report talks about the stigma and stereotypes around homelessness which highlights how part of the problem is the lack of education people have around homeless service providers and programs and the systems that are built to address many of landlords’ common fears.

In the interview with Emma Smith from Integral Care, she talked about how landlord education is one the best ways to increase the number of housing opportunities for clients across the city. Smith explained that part of the problem is that each program functions differently and has different grant requirements, and therefore different staff positions, policies, and procedures (E. Smith, personal communication, May 15, 2020). Although there has been a movement to standardize these processes so the landlord does not feel the difference, it is challenging to do and landlords are often confused about who they should contact when and who is responsible for what specific tasks. Although this problem may not seem like a big deal, Smith explained that these things make it feel like

working with clients in homeless services is more cumbersome than just choosing another tenant (E. Smith, personal communication, May 15, 2020).

Emily Dirksmeyer referenced the movement in Austin in 2015 to end veteran homelessness. She talked about how much of the success that helped Austin reach functional zero, and effectively end veteran homelessness, can be attributed to the strong local leadership (E. Dirksmeyer, personal communication, May 15, 2020). Mayor Adler called on landlords to help carry some of the responsibility and accept homeless veterans in homeless service programs. He spoke at several events that were geared towards landlords and property managers and called a few connections directly and asked for their participation in the program. His efforts helped build a few large-scale partnerships that are still in effect today (E. Dirksmeyer, personal communication, May 15, 2020). Many of these properties are in some of the desirable central zip codes with access to transportation. Dirksmeyer mentioned how a similar campaign for people experiencing homelessness who have mental health issues, with direct requests from the mayor to specific landlords could help boost the number housing partnerships in the city (E. Dirksmeyer, personal communication, May 15, 2020).

Dirksmeyer explained that it would be important for the political requests to be poignant and specific. She talked about how ideally this campaign would be centered around educating landlords about how to determine, design and execute a criminal background screening process. She explained how many convictions sound very intimidating, like the charge Assault on an Officer, when in reality, often there is no physical contact and it can simply indicate that the client and officer were in a verbal

dispute (E. Dirksmeyer, personal communication, May 15, 2020). Dirksmeyer talked about how the ability to explain specific offenses would help not scare landlords away and provide more context for circumstances that are often more complicated than the short phrase that is used to describe a conviction. In order to get these types of policies adopted, Dirksmeyer mentioned how important it was to have strong local leadership spearheading this effort (E. Dirksmeyer, personal communication, May 15, 2020).

The Austin Reentry Roundtable is a forum that addresses challenges around reintegration for people with criminal histories and is already doing this work to help change the perception around look-back periods related to certain offenses. In 2018 they published a document called "Texas Criminal Background Screening Guide for Rental Housing Providers" which is a guide for landlords and property managers on how to best comply with fair housing law while implementing their criminal background screenings for applicant's (*Texas Criminal Background Screening Guide For Rental Housing Providers*, 2018). The guide talks about how blanket prohibitions on applicants with any past convictions without any individualized review may be in violation of the Fair Housing law. Furthermore, housing providers should have a written protocol that they apply consistently to applicants in order to comply with the Fair Housing Act's disparate treatment and disparate impact standards (*Texas Criminal Background Screening Guide For Rental Housing Providers*, 2018).

If a housing provider treats an applicant differently based on a protected class which includes race, color, national origin, gender status, disability or religion, the applicant could bring a disparate treatment claim (*Texas Criminal Background Screening Guide*

For Rental Housing Providers, 2018). This claim could be proven by presenting evidence that shows that the housing provider used applicants' criminal records to unjustifiably discriminate against a protected class, in violation of fair housing law under the disparate impact theory of liability. Essentially, the guide explains that a landlord cannot accept one person with a certain charge from a certain time period and then choose to deny another similarly situated applicant or they could face a Fair Housing lawsuit (*Texas Criminal Background Screening Guide For Rental Housing Providers*, 2018).

After explaining the nuances of Fair Housing law and past convictions, the guide begins describing reasonable look-back periods that landlords can use to determine whether a housing candidate poses an unreasonable threat to their property (*Texas Criminal Background Screening Guide For Rental Housing Providers*, 2018). It explains how HUD expects that landlords will use a "reasonable time" when determining their look-back periods and that this look-back period should be run from the date of the conviction. Other records like arrest records or deferred adjudication should not be used. The table below shows the suggested lookback periods based on specific convictions (*Texas Criminal Background Screening Guide For Rental Housing Providers*, 2018).

Table 3: Suggested Lookback Periods Outlined by The Austin/Travis County Reentry Roundtable

| Suggested Look-Back Periods Based on Type of Crime and Conviction | | | |
|-------------------------------------------------------------------|----------------------------------------------------------------------------------|--------------------|-----------------------------------------------------|
| Type | Crime | Type of Conviction | *Suggested Look-Back Period from Date of Conviction |
| Crimes Against Persons | Assault and Battery Offenses | Felonies | 3 years |
| | Domestic Violence Offenses | Felonies | 3 years |
| | | Misdemeanors | 3 years |
| | Use of a Firearm Against a Person Offenses | Felonies | 4 years |
| | Armed Robbery Offenses | Felonies | 4 years |
| | Robbery Offenses (no weapon involved) | Felonies | 3 years |
| | Intentional Homicide Offenses | Felonies | 4 years |
| | Manslaughter Offenses | Felonies | 4 years |
| | Kidnapping and Abduction Offenses | Felonies | 4 years |
| | Forcible Sex Offenses ³⁰ | Felonies | 4 years |
| | Non-Forcible Sex Offenses ³¹ | Felonies | 3 years |
| Crimes Against Property | Stalking Offenses | Felonies | 3 years |
| | Arson-Related Offenses | Felonies | 4 years |
| | Burglary/Breaking and Entering-Related Offenses | Felonies | 3 years |
| | Theft, Stolen Property, Fraud-Related Offenses | Felonies | 3 years (only if 2+ felonies) |
| Crimes Against Society | Destruction/Damage/Vandalism of Property Offenses | Felonies | 3 years (only if 2+ felonies) |
| | Drug Possession Offenses | Felonies | 1 year (only if 2+ felonies) |
| | Drug Manufacture, Distribution, or Possession with Intent to Distribute Offenses | Felonies | 3 years |
| | Driving Under the Influence-Related Offenses | Felonies | 1 year (only if 2+ convictions) |
| | Driving While Intoxicated-Related Offenses | Felonies | 1 year (only if 2+ convictions) |

(*Texas Criminal Background Screening Guide For Rental Housing Providers*, 2018).

These time periods were determined by looking at recidivism rates and research that reveals time periods where the likelihood that a person will engage in future criminal conduct decreases (*Texas Criminal Background Screening Guide For Rental Housing Providers*, 2018).

Dirksmeyer explained how if landlords were to adopt these background screening guidelines, it would be immensely helpful in getting more clients housed quickly and could drastically increase their available housing choices. She mentioned how some sort of political campaign that encouraged landlords to adopt this screening policy could be widely beneficial in increasing the number of housing options her clients could access (E. Dirksmeyer, personal communication, May 15, 2020).

Schmid, from ECHO also commented on the Reentry Roundtable's background screening, saying that there was a push to get local affordable housing providers to use this screening in order to remove barriers for low-income families who already have limited options (J. Schmid, personal communication, May 11, 2020). In order to increase geographic dispersion among people exiting homelessness, there is the need for strong local leadership that encourages landlords to partner with local homeless service providers and adopt criminal background screenings that are evidence based and reasonable, like the one published by the Austin Reentry Roundtable. Moreover, the city could incentivize the apartment association to offer trainings on this screening to increase landlords' understandings of reasonable background lookback periods.

7. CONCLUSIONS AND RECOMMENDATIONS

People exiting homelessness often have a harder time accessing housing across geographically dispersed parts of the city than the average low-income household. These challenges are often related to the landlord's role in the market and the individual client's housing barriers, like criminal history, past rental history, and lack of income. Cities

across the country are already using several tactics to increase geographic dispersion among low-income populations like small area fair market rents, developing affordable housing on transit agency owned land, and creating partnerships with hospitals to develop more affordable housing. After doing an in depth dive, it is clear that Austin is already deploying a number of strategies to address the need for more housing options throughout the city like the use of buy-downs, risk mitigation, and density bonus housing, among other strategies.

After conducting several interviews and doing a quantitative analysis, it appears that Austin could consider the following dispersion tactics: incorporate small area fair market rent calculations, build a partnership with local transit agencies to develop affordable housing, incentivize hospitals to build affordable housing to address the social determinants of health, make it feasible for developers to build more housing, create community land trusts, and generate landlord outreach campaigns to make it possible for homeless service providers to find more housing placements for clients.

There is good reason for homeless advocates to be concerned about the lack of geographic dispersion in current housing placements for clients enrolled in homeless services. Many desirable neighborhoods have better access to schools, jobs, services, and transit which would greatly support people exiting homelessness as they transition into housing. Based on the information for the HMIS system, most move ins are concentrated in the eastern crescent, following historic patterns of segregation, with most move ins concentrated in just three zip codes. These zip codes have high concentrations of poverty and less access to amenities like good schools, and high paying jobs. Some zip codes in

south-central Austin, like 78745, could be good options for people exiting homelessness because of their access to jobs, good schools, and other services.

This report explores different dispersion methods that have been used in other places. Advocates in Austin can review these methods and determine which solutions would be feasible at the local level. One possible dispersion tactic is the use of small area fair market rental calculations. By calculating rents using SAFMR, vouchers can be competitive with the cost of housing in higher opportunity neighborhoods. This would allow voucher holders to search in neighborhoods they prefer rather than just ones they can afford. Of course, this approach would not be successful without pairing it with some type of outreach to recruit more landlords that are willing to accept vouchers throughout the city.

Another possible method is creating partnerships with local transit authorities to develop affordable housing on transit owned land that helps connect low-income people to reliable transit options. Third, this report discusses partnering with hospitals to build affordable housing nearby so that patients who are frequent users of emergency services have the services they need nearby. This could help reduce the overall cost of emergency visits and would give people access to central locations. Advocates could also encourage the city to make it easier to build in Austin to help increase the supply of housing which could lower the competition for rental units and might make landlords less resistant to taking vouchers. There are several affordable housing options that could also help, but community land trusts with the specific goal of creating rental housing for people exiting homelessness, would be a huge asset in helping end homelessness in Austin. If the city

chose to do this on a centrally located parcel of land it would expand housing options for people exiting homelessness. Finally, strong local leadership through a landlord outreach campaign could help garner support for local advocacy groups looking to expand housing options in the city. As mentioned earlier, it would be difficult to pursue all these options at once and it will be up to local decision makers discretion to choose which option would work best here in Austin.

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